

United States Bankruptcy Court  
District of NevadaIn re:  
BENJAMIN FRANKLIN SELLERS  
STEFANIE JEAN SELLERS  
DebtorsCase No. 14-13644-abl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-2

User: lakaswm  
Form ID: B9APage 1 of 2  
Total Noticed: 35

Date Rcvd: May 23, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2014.

db/jdb +BENJAMIN FRANKLIN SELLERS, STEFANIE JEAN SELLERS, 3336 UMBRIA GARDENS AVE,  
LAS VEGAS, NV 89141-3556

tr +JOSEPH B. ATKINS, 3815 SOUTH JONES BLVD. #5, LAS VEGAS, NV 89103-2289

9049629 +Amerfirst Home Improvement Finance Co., 11171 Mill Valley Rd, Omaha, NE 68154-3933

9049630 +Ameripath, P.O. Box 830913, Birmingham, AL 35283-0913

9049632 +Black Hills Corporation, 625 Ninth St., Rapid City, SD 57701-2601

9049635 +CBE Group, 1309 Technology Pkwy., Cedar Falls, IA 50613-6976

9049636 +Dollar Loan Center, 6122 W. Sahara Ave., Las Vegas, NV 89146-3051

9049637 +Dr. Kimra Hall and Associates, 120 S. Crescent Dr., Suite B, Pueblo, CO 81007-2787

9049640 +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240

9049644 ++MINNEQUA WORKS CREDIT UNION, 1549 E ABRIENDO AVE, PUEBLO CO 81004-3498  
(address filed with court: Minnequa Works Credit, 1549 E Abriendo Ave, Pueblo, CO 81004)

9049642 +Medical Revenue Services, PO Box 1940, Melbourne, FL 32902-1940

9049643 +Medicredit Corporation, PO Box 7206, Columbia, MO 65205-7206

9049645 +Moneytree, Inc., PO Box 58266, Seattle, WA 98138-1266

9049647 +Parkview Medical Center, 400 West 16t Street, Pueblo, CO 81003-2781

9049648 +Peter Dubowsky, Esq., 330 South Third Street #680, Las Vegas, NV 89101-6042

9049650 +Public Ser, 7055 E Evans Ave, Denver, CO 80224-2403

9049651 +Select Portfolio Servicing, Inc., Attn: Bankruptcy Dept., PO Box 65250,  
Salt Lake City, UT 84165-0250

9049652 +Shadow Emergency Physicians, PO Box 13917, Philadelphia, PA 19101-3917

9049653 +Southern Colorado Radiologists, P.O. Box 11512, Pueblo, CO 81001-0512

9049655 +St. Mary Corwin Aesthesiology, P.O. Box 561425, Denver, CO 80256-0001

9049656 +St. Mary Corwin Medical Center, P.O. Box 561425, Denver, CO 80256-0001

9049657 +Urology Consultants PC, 4100 Jerry Murphy Rd., Pueblo, CO 81001-1092

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: fritzbk@lvcoxmail.com May 24 2014 00:52:44 LAURA L. FRITZ, 609 S. 7th St.,  
LAS VEGAS, NV 89101

ust +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov May 24 2014 00:53:12 U.S. TRUSTEE - LV - 7,  
300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803

9049628 +EDI: ALLIANCEONE.COM May 24 2014 00:53:00 Alliance One, 4850 Street Rd., Suite 300,  
Feasterville Trevose, PA 19053-6643

9049631 +EDI: BCSERVICES.COM May 24 2014 00:53:00 BC Services, 451 21st Ave.,  
Longmont, CO 80501-1421

9049633 +EDI: CAPITALONE.COM May 24 2014 00:53:00 Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285

9049634 +EDI: AIS.COM May 24 2014 00:53:00 Capital One, P.O. Box 54529,  
Oklahoma City, OK 73154-1529

9049638 +E-mail/PDF: ebankruptcy@arraysg.com May 24 2014 00:55:06 J.C. Christensen, P.O. Box 519,  
Sauk Rapids, MN 56379-0519

9049639 +EDI: CBSKOHL.COM May 24 2014 00:48:00 Kohl's, PO Box 3043, Attn: Bankruptcy,  
Milwaukee, WI 53201-3043

9049641 +EDI: RESURGENT.COM May 24 2014 00:53:00 LVNV Funding, PO Box 10584,  
Greenville, SC 29603-0584

9049646 +E-mail/Text: bankruptcydepartment@ncogroup.com May 24 2014 00:53:25 NCO Financial,  
507 Prudential Rd., Horsham, PA 19044-2368

9049649 +EDI: PRA.COM May 24 2014 00:53:00 Portfolio Recovery Assoc., LLC,  
attn: Disputes Corres. Add., 140 Corporate Boulevard, Norfolk, VA 23502-4952

9049654 +E-mail/Text: Customer.ServiceVHS@uhsinc.com May 24 2014 00:53:12  
Spring Valley Hospital Medical Center, 8801 W. Sahara, Las Vegas, NV 89117-5865

9049659 +EDI: WFNNB.COM May 24 2014 00:48:00 Victoria's Secret c/o Comenity Bank,  
Attn: Bankruptcy Department, P.O. Box 18125, Columbus, OH 43218

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9049658\* +Urology Consultants, PC, 4100 Jerry Murphy Rd., Pueblo, CO 81001-1092

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0978-2

User: lakaswm  
Form ID: B9A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 25, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2014 at the address(es) listed below:

JOSEPH B. ATKINS jbatkins@7trustee.net, cbillings@7trustee.net;nv04@ecfcbis.com  
LAURA L. FRITZ on behalf of Debtor BENJAMIN FRANKLIN SELLERS fritzbk@lvcoxmail.com,  
fritzlawyers@lvcoxmail.com;fiona@fritzlawyers.com  
LAURA L. FRITZ on behalf of Joint Debtor STEFANIE JEAN SELLERS fritzbk@lvcoxmail.com,  
fritzlawyers@lvcoxmail.com;fiona@fritzlawyers.com  
U.S. TRUSTEE - LV - 7 USTPRegion17.LV.ECF@usdoj.gov

TOTAL: 4

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **14-13644-abl**

## UNITED STATES BANKRUPTCY COURT District of Nevada

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/22/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Case documents may be viewed at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov).

**Important Notice to Individual Debtors:** Debtors who are individuals must provide government-issued photo identification and proof of social security number at the meeting of creditors. Failure to do so may result in dismissal of their case.

### Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

BENJAMIN FRANKLIN SELLERS  
3336 UMBRIA GARDENS AVE  
LAS VEGAS, NV 89141

STEFANIE JEAN SELLERS  
3336 UMBRIA GARDENS AVE  
LAS VEGAS, NV 89141

Case Number:  
14-13644-abl  
Judge: AUGUST B. LANDIS

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-4695  
xxx-xx-9213

Attorney for Debtor(s) (name and address):  
LAURA L. FRITZ  
609 S. 7th St.  
LAS VEGAS, NV 89101  
Telephone number: (702) 383-5155

Bankruptcy Trustee (name and address):  
JOSEPH B. ATKINS  
3815 SOUTH JONES BLVD. #5  
LAS VEGAS, NV 89103  
Telephone number: (702) 405-7206

### Meeting of Creditors

Date: **June 27, 2014**

Time: **10:00 AM**

Location: **300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/26/14**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

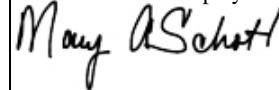
### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
300 Las Vegas Blvd., South  
Las Vegas, NV 89101  
Telephone number: (702) 527-7000

#### For the Court:

Clerk of the Bankruptcy Court:



Mary A. Schott

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 5/23/14

**EXPLANATIONS****B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office or at <a href="http://www.nvb.uscourts.gov">www.nvb.uscourts.gov</a> .
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**EXPLANATIONS  
(CONTINUED)**

**B9A (Official Form 9A) (12/10)**

Trustee Information	<p>The United States Trustee has appointed the herein named person as interim trustee effective the date of filing as shown on page 1 of this form. The case is covered by a trustee's blanket bond, the original of which is on file with the court.</p> <p>The trustee may abandon property of the estate that is burdensome or is of inconsequential value and benefit to the estate without further notice of abandonment, pursuant to 11 U.S.C. Section 554(a). Further notice will be provided upon request only. Any non-exempt property scheduled, but not administered at the time of closing of a case will be deemed abandoned pursuant to 11 U.S.C. Section 554(c).</p> <p>Please note that the trustee may use, sell or lease all non-exempt property of the estate which has an aggregate value of less than \$2,500 <b>WITHOUT FURTHER NOTICE TO CREDITORS</b>. Pursuant to Federal Bankruptcy Rule 6004(d) any objection to the sale of estate property may be filed and served by a party in interest within 25 days of the mailing of this Notice of Commencement of Case.</p>
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<b>Refer to Page 1 for Important Deadlines and Notices</b>
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